

EXHIBIT L

Message

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Clodfelter, Sherry

From: Staton, Amber
Sent: Tuesday, August 17, 2004 8:10 AM
To: Clodfelter, Sherry
Subject: RE: S0-53 07 39 -- Layne Drexel -- MPA 81 29 88

You're welcome.

I read some of the comments in the adjuster notes. The insured wanted to know why it took so long to determine no coverage? I may know why (I use to work in Customer Support in Home Office). The non-pay issued on 6/14/04 asking for \$283.80 due before the canc date of 6/30/04. The claim was coverage verified on 6/23/04 by claims entry which at the time was in non-pay. We did not receive payment of \$283.80 until 7/14/04. The policy confirmed cancellation on 7/6/04 effective for 6/30/04. The payment of \$283.80 was refunded back to the insured.

Only the underwriting has the authority to reinstate (not customer support).

Hope that helps.

-----Original Message-----

From: Clodfelter, Sherry
Sent: Tuesday, August 17, 2004 9:04 AM
To: Staton, Amber
Subject: RE: S0-53 07 39 -- Layne Drexel -- MPA 81 29 88

yes, thanks

----- Original Message-----

From: Staton, Amber
Sent: Tuesday, August 17, 2004 7:21 AM
To: Clodfelter, Sherry
Subject: FW: S0-53 07 39 -- Layne Drexel -- MPA 81 29 88

Sherry,

Do you want me to put the claim into No Coverage?

Amber

-----Original Message-----

From: Riddle, Danny
Sent: Friday, August 13, 2004 2:28 PM
To: Staton, Amber
Subject: RE: S0-53 07 39 -- Layne Drexel -- MPA 81 29 88

You're welcome. Thanks for catching this before we sent out money we may not owe.

-----Original Message-----

From: Staton, Amber
Sent: Friday, August 13, 2004 1:27 PM
To: Riddle, Danny
Subject: RE: S0-53 07 39 -- Layne Drexel -- MPA 81 29 88

DR 0209